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**Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
On Proposed House Bill 5635
An Act Concerning The Time Frame For Provision of a
Completed Application Form by an Insurance Producer to an Applicant**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate committee, my name is Warren Ruppap and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 114 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3500-plus employees. I come to you today to speak in opposition to Proposed House Bill 5635.

The standard insurance agency procedure for a new business application for insurance would include a request by the producer to have the applicant review the completed application and then sign it before a final offer of insurance is made. This procedure is used to protect the consumer and assure that the application information is correct. This process is easily accomplished if the applicant is in the physical location of the producer. If there is a request for a quote over the phone, the producer will record the information provided by the applicant and give that person a quote indication. A follow-up application will be sent to the applicant for their review and signature or the applicant can visit the agency and complete the application and sign it at that time.

These procedures are in place to protect the applicant and assure that this person receives the coverage that they are requesting. The signature of the application by the customer assures the producer that the applicant read and verified the information.

Proposed House Bill 5635 would not improve the process that is in place today. There are safeguards currently in practice and the requirement in this proposed bill would change a procedure that is effective and accepted throughout the insurance industry. We urge the committee to oppose Proposed House Bill 5635.